

AMENDMENTS TO THE CLAIMS

This listing of claims will replace all prior versions, and listings, of claims in the application.

1. (Currently Amended) A method of authorizing one or more bill payments, the method comprising:

receiving, at an authorization system that includes at least one computer, information entered by a consumer and sent by a biller through a network, wherein the information identifies:

the consumer;

an amount to be paid; and

an account to be used to make a payment by the consumer to the biller for a bill provided by the biller to the consumer;

determining whether the payment should be authorized;

transmitting, by the at least one computer through the network to a website of the biller, authorization information including whether to authorize the payment or refuse authorization of the payment, wherein the authorization information is formatted to appear as originating from the biller and in a predefined format specified by the biller; and

sending, from the authorization system, an electronic notification directly to the consumer that the payment has been authorized, ~~if in response to determining that~~ the payment is authorized, wherein the electronic notification is formatted to appear as originating from the biller and in a predefined format specified by the biller.

- 1 2. (Previously Presented) The method of claim 1 further comprising:
2 storing format information for each of a plurality of billers;
3 retrieving format information for a biller to whom the authorization information is sent;
4 and
5 formatting the electronic notification based on the retrieved format information.
- 1 3. (Previously Presented) The method of claim 1, wherein the received information includes
2 an e-mail address for the consumer, and wherein sending the electronic notification includes
3 sending the electronic notification in the form of an e-mail directly to the consumer through the
4 network.
- 1 4. (Currently Amended) The method of claim 1 wherein determining whether the payment
2 should be authorized includes at least one of determining whether the payment will exceed ~~the~~a
3 credit limit of the consumer's credit card, determining whether the payment will exceed ~~the~~a
4 credit limit of the consumer's debit card, or validating the consumer's bank account.
- 1 5. (Previously Presented) The method of claim 1 wherein determining whether the
2 payment should be authorized includes, in a request for payment from a bank account:
3 communicating authorization;
4 submitting the transaction for bank clearance after authorization; and
5 communicating clearance failure to the biller if and when clearance failure is received.
- 1 6. (Previously Presented) The method of claim 5 wherein submitting the transaction
2 includes:
3 accumulating a plurality of payment requests over a period of time; and
4 submitting the accumulated plurality of payment requests for clearance in a batch.

7. (Currently Amended) The method of claim 1 comprising:
pre-authorizing a given consumer and a given credit card or debit card based on
cardholder information; and
sending the pre-authorization information to the biller prior to receipt of a specific
request for authorization of a specific payment charged to said credit card or debit card from the
given consumer to allow ~~a~~the biller to determine the validity of the credit card or debit card prior
to proceeding with a transaction.

8. (Currently Amended) The method of claim 1 further comprising:
reversing a payment authorization at a request of the biller, wherein the request of the
biller is provided prior to an end of a business day, and wherein the payment authorization was
given during the same business day; and
notifying at least one bank or credit card organization to whom the payment authorization
was communicated.

9. (Currently Amended) The method of claim 1 further comprising:
storing, at said authorization system, basic billing information for each of a plurality of
customers of ~~a~~the biller;
providing the biller with access to the billing information for each of the customers;
allowing the biller to modify the accessed billing information directly; and
giving a customer access to the customer's associated billing information.

10. (Previously Presented) The method of claim 1 further comprising:
receiving from the biller at least one of restrict or unrestrict instructions for an account of
one or more customers;
storing the instructions in association with the authorization system; and
retrieving and implementing the instructions upon receipt of a payment request for the
account of the one or more customers.

11. (Previously Presented) The method of claim 1 further comprising providing a preliminary
calculation of fees to the consumer in response to supplying the amount and a means of payment.

12. (Previously Presented) The method of claim 1 further comprising receiving, from the biller, a plurality of accumulated payments to be authorized in a batch by means of a function call.

13. (Currently Amended) A method of authorizing one or more bill payments, the method comprising:

receiving, at an authorization system that includes at least one computer, information entered by a customer and sent by a biller through the worldwide web, wherein the information identifies:

the customer,

an amount to be paid,

an account to be used to make a payment by the customer to the biller for a bill provided by the biller to the customer,

a credit card number or a debit card number, and

a verification code for the credit card number or the debit card number;

determining whether the payment should be authorized based at least in part on whether the verification code is correct;

transmitting, from the at least one computer through the worldwide web to a website of the biller, authorization information including whether to authorize the payment or refuse authorization of the payment, wherein the authorization information is formatted to appear as originating from the biller and in a predefined format specified by the biller; and

sending, from the authorization system, an electronic notification to the customer that the payment has been authorized, wherein the electronic notification is formatted to appear as originating from the biller and in a predefined format specified by the biller, and wherein the electronic notification sent to the customer bypasses the at least one computer.

1 14. (Currently Amended) A method of authorizing one or more bill payments, the method
2 comprising:

3 receiving, at an authorization system that includes at least one computer, information
4 entered by a consumer and sent by a biller through a network~~the worldwide web~~, wherein the
5 information identifies:

6 the consumer,

7 an amount to be paid,

8 an account to be used to make a payment by the consumer to the biller for a bill
9 provided by the biller to the consumer.

10 a credit card number or a debit card number, and

11 a verification code for the credit card number or the debit card number;

12 editing the information sent by the biller and returning edit failure information to the
13 consumer and the biller if editing fails;

14 if the editing does not fail, determining whether the payment should be authorized at least
15 partially based on whether the verification code is correct;

16 transmitting, from the at least one computer through the ~~worldwide web network~~ to a
17 website of the biller, authorization information including whether to authorize the payment or
18 refuse authorization of the payment, wherein the authorization information is formatted to appear
19 as originating from the biller and in a predefined format specified by the biller; and

20 sending, from the authorization system, an electronic notification to the consumer that the
21 payment has been authorized, wherein the electronic notification is formatted to appear as
22 originating from the biller and in a predefined format specified by the biller, wherein the
23 electronic notification sent to the consumer bypasses the at least one computer.

1 15. (Currently Amended) A method of authorizing one or more bill payments, the method
2 comprising:
3 receiving, at an authorization system that includes at least one computer, information
4 entered by a consumer and sent by a biller through the worldwide web, wherein the information
5 identifies:
6 the consumer,
7 an amount to be paid,
8 an account to be used to make a payment by the consumer to the biller for a bill
9 provided by the biller to the consumer,
10 a credit card number or a debit card number, and
11 a verification code;
12 determining whether the payment should be authorized at least partially based on whether
13 the verification code is correct;
14 transmitting, from the at least one computer through the worldwide web to a website of
15 the biller, authorization information including whether to authorize the payment or refuse
16 authorization of the payment, wherein the authorization information is formatted to appear as
17 originating from the biller and in a predefined format specified by the biller;
18 sending, from the authorization system, an electronic notification to the consumer that the
19 payment has been authorized, wherein the electronic notification is formatted to appear as
20 originating from the biller and in a predefined format specified by the biller, wherein the
21 electronic notification sent to the consumer bypasses the at least one computer;
22 storing, in connection with the authorization system, format information for each of a
23 plurality of billers;
24 retrieving particular format information for the biller to whom the authorization
25 information is sent; and
26 formatting, according to the particular format information, the electronic notification in
27 the format of the biller to whom the authorization information is sent.

1 16. (Currently Amended) A method of authorizing one or more bill payments, the method
2 comprising:
3 receiving, at an authorization system including at least one computer, information entered
4 by a consumer and sent by a biller through the worldwide web, wherein the information
5 identifies:
6 the consumer,
7 an amount to be paid, and
8 an account to be used to make a payment by the consumer to the biller for a bill
9 provided by the biller to the consumer;
10 transmitting, by the at least one computer through the worldwide web to a website of the
11 biller, authorization information including whether to authorize the payment or refuse
12 authorization of the payment, wherein the authorization information is formatted to appear as
13 originating from the biller and in a predefined format specified by the biller;
14 sending, by the authorization system, an electronic notification to the consumer that the
15 payment has been authorized, wherein the electronic notification is formatted to appear as
16 originating from the biller and in a predefined format specified by the biller, wherein the
17 electronic notification sent to the consumer bypasses the at least one computer;
18 assigning an identification number for each transaction for the biller; and
19 transmitting the identification number to the biller.

1 17. (Previously Presented) The method of claim 16 further comprising:
2 assigning an identification number for each transaction for each biller of a plurality of
3 billers;
4 storing the identification numbers; and
5 transmitting the identification numbers associated with a given one of the billers to the
6 given biller in a report of transactions associated with the given biller during a specified period
7 of time.

1 18. (Currently Amended) A method of authorizing one or more bill payments, the method
2 comprising:
3 receiving, at an authorization system that includes at least one computer, information sent
4 by a biller through the worldwide web, wherein the information identifies:
5 a payor,
6 an amount to be paid,
7 an account to be used to make a payment by the payor to the biller for a bill
8 provided by the biller to the payor, and
9 one or more billing personnel responsible for bills;
10 determining whether the payment should be authorized;
11 transmitting, by the at least one computer through the worldwide web to a website of the
12 biller, authorization information including whether to authorize the payment or refuse
13 authorization of the payment, wherein the authorization information is formatted to appear as
14 originating from the biller and in a predefined format specified by the biller;
15 sending, from the authorization system, an electronic notification to the payor that the
16 payment has been authorized, wherein the electronic notification is formatted to appear as
17 originating from the biller and in a predefined format specified by the biller; and
18 reporting the information identifying the billing personnel to the biller when reporting
19 authorization results.

1 19. (Currently Amended) A method of authorizing one or more bill payments, the method
2 comprising:
3 receiving, at an authorization system that includes at least one computer, information
4 entered by a consumer and sent by a biller through the worldwide web, wherein the information
5 identifies:
6 the consumer,
7 an amount to be paid, and
8 an account to be used to make a payment by the consumer to the biller for a bill
9 provided by the biller to the consumer;
10 determining whether the payment should be authorized;
11 transmitting, by the at least one computer through the worldwide web to a website of the
12 biller, authorization information including whether to authorize the payment or refuse
13 authorization of the payment, wherein the authorization information is formatted to appear as
14 originating from the biller and in a predefined format specified by the biller;
15 sending, by the authorization system, an e-mail to the consumer that the payment has
16 been authorized, wherein the e-mail is formatted in a predefined format specified and presented
17 as originating from the biller;
18 determining a correctness of a verification code of a credit card or debit card used
19 in the payment;
20 assigning an identification number for each transaction for the biller;
21 transmitting the identification number to the biller;
22 determining an identify of billing personnel responsible for bills; and
23 reporting to the biller an identity of the billing personnel with an authorization result.

20. (Currently Amended) A system for authorizing one or more bill payments, the system comprising:

an authorization web server programmed for selective communication through a network with a plurality of billers' web servers;

a programmed digital computer system linked to the authorization web server to obtain authorization information from a financial institution authorizing or rejecting a payment request received at a particular one of the billers' web servers from a payor's computer through the network, and to communicate authorization information to the particular biller's web server by the use of web services programming, wherein the authorization information is formatted to appear as originating from the particular biller and in a predefined format specified by the particular biller, and wherein the payment request is for a payment by the payor to the particular biller for a bill from the particular biller to the payor;

the programmed digital computer system being programmed to edit information relating to the payment request received at the particular biller's web server from the payor's computer through the network; and

the programmed digital computer system being programmed to send, directly to the payor's computer originating the payment request, an e-mail containing the authorization information, wherein said e-mail is formatted in a predefined format specified by the particular biller such that the e-mail appears to be generated by the particular biller.

21. (Previously Presented) The system of claim 20 wherein said authorization information is sent to the payor's computer and the particular biller's web server substantially simultaneously.

22. (Currently Amended) The system of claim 20 wherein information regarding a format desired for communications to the payor on behalf of the particular biller is stored and retrieved to format the e-mail sent to the payor in ~~a~~the format desired by the particular biller.

23. (Previously Presented) The system of claim 20 wherein the computer system is programmed to apply a transaction number to each transaction for the particular biller, store the transaction numbers, and report the transaction numbers to the particular biller.

24. (Previously Presented) The system of claim 20 wherein the computer system is programmed to demand that credit card or debit card verification codes be submitted with any credit card or debit card payment requests, and to use the verification codes with other credit card information to protect against fraud in obtaining authorization for card payments.

25. (Previously Presented) The system of claim 20 wherein the computer system is programmed to receive, store, and report to each biller an identity of billing personnel responsible for obtaining authorized payment.

26. (Currently Amended) The method of claim 13 further comprising:
first pre-authorizing a given customer and a given credit card or debit card based on cardholder information; and
sending information of the pre-authorization to the biller prior to receipt of a specific request for authorization of a specific payment charged to the given credit card or the debit card so as to allow the biller to determine a validity of the given credit card or the debit card prior to proceeding with a transaction.

27. (Currently Amended) The method of claim 14 further comprising:
first pre-authorizing a given customer and a given credit card or debit card based on cardholder information; and
sending information of the pre-authorization to the biller prior to receipt of a specific request for authorization of a specific payment charged to the given credit card or debit card so as to allow the biller to determine a validity of the given credit card or debit card prior to proceeding with a transaction.

1 28. (Currently Amended) The method of claim 15 further comprising:
2 first pre-authorizing a given customer and a given credit card or debit card based on
3 cardholder information; and
4 sending information of the pre-authorization to the biller prior to receipt of a specific
5 request for authorization of a specific payment charged to the given credit card or debit card so
6 as to allow the biller to determine a validity of the given credit card or debit card prior to
7 proceeding with a transaction.

1 29. (Previously Presented) The method of claim 16 further comprising
2 first pre-authorizing a given customer and a given credit card or debit card based on
3 cardholder information; and
4 sending information of the pre-authorization to the biller prior to receipt of a specific
5 request for authorization of a specific payment charged to the credit card or the debit card so as
6 to allow the biller to determine a validity of the credit card or the debit card prior to proceeding
7 with a transaction.

1 30. (Currently Amended) The method of claim 19 further comprising:
2 first pre-authorizing a given customer and a given credit card or debit card based on
3 cardholder information; and
4 sending information of the pre-authorization to the biller prior to receipt of a specific
5 request for authorization of a specific payment charged to the given credit card or the debit card
6 so as to allow the biller to determine a validity of the given credit card or the debit card prior to
7 proceeding with a transaction.